UNITED STATES OF AMERICA CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING File No. 2023-CFPB-0015

In the Matter of:

ORDER TERMINATING THE CONSENT ORDER

TOYOTA MOTOR CREDIT CORPORATION, D/B/A TOYOTA FINANCIAL SERVICES

With the consent of Toyota Motor Credit Corporation (Respondent or Toyota Motor Credit) and through their Board of Directors, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on November 20, 2023, for violations of Sections 1031 and 1036(a)(1)(B) of the Consumer Financial Protection Act (CFPA), 12 U.S.C. §§ 5531 and 5536(a)(1)(B) related to the financing and servicing of contracts for optional products and services sold with vehicles (commonly referred to as add-ons) and for violations of Section 623(a)(2) of the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681s-2(a)(2) and of Regulation V, 12 C.F.R. Part 1022 related to the furnishing of information to consumer reporting agencies. Pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau hereby terminates this Consent Order. The Bureau also waives any alleged non-compliance therewith.

Accordingly, under Paragraph 126 of the Consent Order, the Bureau directs that the Consent Order, including but not limited to any obligations under Paragraph 87(a)-(d) of Section IX, be, and hereby is, terminated this <u>12</u> day of

May, 2025.

Russell Vought Acting Director Consumer Financial Protection Bureau